




Xu Lu

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EMPLOYMENT

Foster School of Business, University of Washington, 2023 –
Assistant Professor in Finance and Business Economics.

EDUCATION

Graduate School of Business, Stanford University, 2017 – 2023
Ph.D. in Finance.

Dissertation Advisors: Arvind Krishnamurthy (chair), Hanno Lustig (co-chair), Jonathan Berk & Charles Lee.

School of Economics and Management, Tsinghua University, 2013 – 2017
B.S. Major in Economics and Finance & Minor in Mathematics.

RESEARCH INTERESTS

Financial intermediation. Banking. Asset pricing.

WORKING PAPERS

5. **The Dynamics of Depositor Flightiness and its Impact on Financial Stability,**
with Jane Li, and Yiming Ma.
4. **The Making of an Alert Depositor: How Payment and Interest Drive Deposit Dynamics,**
with Yang Song, and Yao Zeng.
3. **Remeasuring Scale in Active Management,**
with Shiyang Huang, Yang Song, and Hong Xiang.
2. **Monetary Transmission and Portfolio Rebalancing: A Cross-Sectional Approach,**
with Lingxuan Wu.
Revise & Resubmit at the Journal of Financial Economics.
1. **The Political Economy of China's Housing Boom,**
with Adam Zhang.

CONFERENCES AND SEMINARS

Excluding presentations by coauthors and discussions.

Sep 2024 FDIC Bank Research Conference (Washington DC), WAPFIN conference (New York).

Aug 2024 EFA Annual Meeting (Bratislava).

Jul 2024 Deutsche Bundesbank International Conference on Payments and Securities Settlement (Eltille).

Jun 2024 OCC Bank Research Symposium (Washington DC), UW Foster, Oxford Saïd-VU SBE Macroeconomics Conference (Oxford), International Risk Management Conference (Milan).

May 2024 Treasury OFR Rising Scholar Conference (Washington DC), BIS-CEPR-SCG-SFI Conference on Financial Intermediation (Gerzensee).

Apr 2024 Peking University.

Mar 2024 MFA Annual Meeting (Chicago).
Oct 2023 Pacific Northwest Finance Conference (Seattle).
Feb 2023 CUHK Business School, JHU Carey, UIUC Gies.
Jan 2023 Minnesota Carlson, Rochester Simon, Tsinghua PBCSF, USC Marshall, UT Dallas Jindal, UW Foster.
Oct 2022 Stanford GSB.
May 2020 AREUEA National Conference (virtual).

TEACHING EXPERIENCE

2024 Instructor, FIN 423: Banking and the Financial System;
2022 Graduate Teaching Consultant, Stanford Center for Teaching and Learning;
2020 Teaching Assistant for Anat Admati, ECON 143: Finance and Society;
2019 Teaching Assistant for Arvind Krishnamurthy, FIN 347: Money and Banking.

RESEARCH EXPERIENCE

2016 – 17 Remote Visiting Predoctoral Fellow for Torben Andersen, Kellogg School of Management;
2015 – 16 Visiting Predoctoral Fellow for Brian Weller, Kellogg School of Management, Evanston, IL;
2013 Research Assistant, Chinese Academy of Social Sciences, Beijing, China.

FELLOWSHIPS

2022 – 23 Dixon & Carol Doll Graduate Fellowship, Stanford Institute for Economic Policy Research;
2017 – 23 Various PhD Fellowships, Stanford Graduate School of Business;
2015 – 16 Predoctoral Fellowship, Office of the Dean, Kellogg School of Management;
2013 – 16 Siyuan Fellowship, Siyuan Program & Tsinghua Entrepreneur and Executive Club (TEEC).